

*the right decision
for you...and them*

For most of us, life is largely about leaving our children a better future, not burdening them with the debt that can arise from an uninsured long-term care situation.

But when we look around, we see people living longer, families scattered across the country, skyrocketing education costs and the end of single-income households. What does it all mean? Simply that working hard isn't always enough to live the life we once envisioned. And that's without the effects of unexpected illness or injury!

When you weigh all that's at stake, we hope you decide it's time to help protect yourself and your loved ones. Fortunately, your employer and John Hancock are making it easy with a long-term care insurance package that offers meaningful coverage at an affordable price.

Notice

This is only a brief summary of your Long-Term Care Insurance Plan. It does not cover all the specifics. A comprehensive statement of the terms, conditions and exclusions of your insurance coverage is included in the Plan Summary. Note that plan provisions may be changed or deleted in order to satisfy state requirements or other legal requirements and your employer reserves the right to end or amend the plan for any reason. If your employer discontinues the plan, existing insureds may continue coverage through John Hancock.



John Hancock



**JOHN HANCOCK LIFE
INSURANCE COMPANY**

*life is
full of
responsibilities*

John Hancock

GROUP LONG-TERM CARE INSURANCE

Long-Term Care Insurance is underwritten by
John Hancock Life Insurance Company, Boston, MA 02117

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HELP PROTECT TOMORROW

When you think about your future, what do you see? Hopefully many happy years. Years full of good health and activity; a life of dignity and independence.

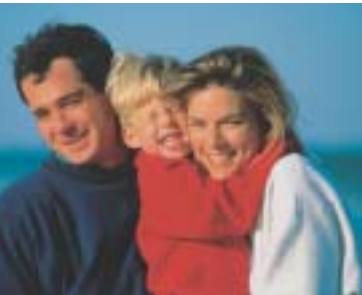
But **"What If..."**

- ▶ You are diagnosed with a disabling illness or injury?
- ▶ Your health and independence are taken away?
- ▶ You need long-term care and support?
- ▶ You can't afford it?



Fortunately, your employer and John Hancock are here to help you take control of your family's future with Group Long-Term Care Insurance. You'll be surprised just how easy and affordable it is to obtain the coverage you need to help protect your assets and provide peace of mind.

Don't you owe it to your family and yourself to start looking ahead?



WHAT ARE YOUR CHANCES?

The risks of needing long-term care versus other everyday occurrences



House fire¹
(major)
1 in 743



Auto accident²
(car totalled)
1 in 43



Long-term care³
2 in 5

¹Source: Bureau of the Census Data, 2000, and 2000 Fire Information provided by National Fire Protection Association, Home Fire Statistics, November 2001.

²Source: Bureau of the Census Data, 2000, and 2000 data collected by the Federal Highway Administration, 2001.

³Source: Two in five of people turning 65 may need LTC at some point in their lives. Long-Term Care. AHRQ Focus on Research. AHRQ Pub. No. 02-M028, March 2002. Agency for Healthcare Research and Quality, Rockville, MD.

A FACT OF LIFE FOR YOUNG AND OLD

Perhaps you think long-term care insurance is just for the elderly in nursing homes. It's not.



Unforeseen events can occur at any stage of life. Just for a moment, imagine yourself confined to a wheelchair. Unable to bathe or dress without assistance. No one wants to think about burdening their loved ones. However, it happens all the time to people of all ages. In fact, 43% of the long-term care population is of working age (between 18 and 65).⁴

Numbers aside, long-term care comes down to a simple question: In dealing with unexpected accidents and illness or the inevitability of old age, do you really want to rely on fate, luck and guess work? Or on prudent planning?

IT'S A SMALL PRICE FOR PEACE OF MIND

Of course, even if you're convinced of the need for some form of long-term care insurance, you may think coverage would be too expensive for serious consideration.

Ironically, most of us don't think twice about paying monthly cable television bills or going out to dinner. And the reality is those activities can be much more expensive than the cost of long-term care insurance.

Many people are surprised at how affordable it is!



⁴Source: Kaiser Family Foundation. Kaiser Commission Medicaid and the Uninsured. November 1999.

ANSWERS TO YOUR QUESTIONS... FACTS TO ADDRESS YOUR CONCERNS

▶ What services will be covered under your Long-Term Care Insurance Plan?

It's not just coverage for nursing homes. Many people are surprised to learn that coverage in your own home, in an adult day care⁵ facility and other types of care facilities may be covered. The mix of levels and settings varies with different policies.

▶ What happens if I leave my company?

You can continue your coverage at group rates.

▶ Does Medicare, Medicaid or my company's health insurance plan cover long-term care?

Most health plans don't cover these costs, and post-hospital care and home health care benefits can be very limited with government and employer programs. Strict waiting periods and limited facility choice are typical.

▶ What happens if the cost of long-term care increases in the future?

Every three years you may have the opportunity to buy additional amounts of coverage to keep up with inflation.

⁵Washington refers to this as Adult Day Health Care Facility.

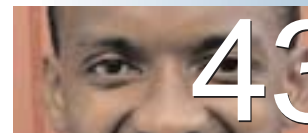
WHO NEEDS LONG-TERM CARE?⁶



3%

CHILDREN⁷

Of the 12 million Americans needing long term care, more than you'd think are in your age bracket.



43%

WORKING-AGE⁷



54%

ELDERLY⁷

⁶Source: Kaiser Family Foundation. Kaiser Commission Medicaid and the Uninsured. November 1999.

⁷All numbers are rounded to the closest whole number. Exact figures: 3.3% of long-term care users are children, 43% are working age and 53.7% are elderly.